

In re:
Javier A. Ramos
Angelina L. Ramos
Debtor(s)

Case No. 19-16648-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 23, 2020

User: Adminstra
Form ID: 318

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Javier A. Ramos, Angelina L. Ramos, 3602 Morrell Avenue, Philadelphia, PA 19114-1912
14421090	+ ACAR Leasing LTD dba GM Financial Leasing, P.O. Box 183853, Arlington, VA 76096-3853
14435389	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14428955	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14437355	+ PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL
14410212	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Dec 24 2020 06:03:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Dec 24 2020 03:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 24 2020 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 24 2020 03:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Dec 24 2020 03:52:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14410203	EDI: BANKAMER.COM	Dec 24 2020 05:58:00	Bank Of America, Po Box 982238, El Paso, TX 79998
14410204	+ EDI: CITICORP.COM	Dec 24 2020 05:58:00	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14416064	+ EDI: AIS.COM	Dec 24 2020 06:03:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14410205	+ EDI: CAPITALONE.COM	Dec 24 2020 05:58:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14444149	EDI: CITICORP.COM	Dec 24 2020 05:58:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14410206	+ EDI: CITICORP.COM	Dec 24 2020 05:58:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14420224	EDI: DISCOVER.COM	Dec 24 2020 05:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14410207	+ EDI: DISCOVER.COM		

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		Dec 24 2020 05:58:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14410208	+ EDI: PHINAMERI.COM		
		Dec 24 2020 05:58:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14410209	EDI: JPMORGANCHASE		
		Dec 24 2020 05:58:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
14444562	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 24 2020 03:11:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14410210	+ EDI: NAVIENTFKASMSERV.COM		
		Dec 24 2020 05:58:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14441126	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org		
		Dec 24 2020 03:51:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
14410211	+ Email/Text: blegal@phfa.org		
		Dec 24 2020 03:52:00	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
14463648	+ Email/Text: blegal@phfa.org		
		Dec 24 2020 03:52:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2020 at the address(es) listed below:

Name	Email Address
PAUL H. YOUNG	on behalf of Joint Debtor Angelina L. Ramos support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
PAUL H. YOUNG	on behalf of Debtor Javier A. Ramos support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Javier A. Ramos</u>	Social Security number or ITIN	xxx-xx-3801
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angelina L. Ramos</u>	Social Security number or ITIN	xxx-xx-0828
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-16648-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Javier A. Ramos

Angelina L. Ramos

12/23/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.